

BROKER'S PRICE OPINION

We make home possible ™ Freddie Mac Loan # Exterior /Curb Side Inspection Date 04/28/2010 Servicer Loan # Interior _ $_{
m BPO}\, \#41304346$ Interior Access Denied [Reason BPO Firm Name Phone PREMIER BPO, LLC THERESA DOSCHER 917 921-2836 SUBJECT PROPERTY DESCRIPTION Property Address 825 WESLEY ST Unit # City BALDWIN State NY ^{Zip} 11510 **NASSAU** Is property currently listed for sale with a real estate firm?

Yes
No Name of Listing Broker, Salesperson or Firm Phone Property Type: SFD Condo Fee \$ 🗷 Owner 🗌 Tenant 🔲 Vacant Occupant: Estimate of repairs needed for subject property Interior: Exterior: Painting \$ 0 Painting \$ 0 Structural \$ 0 Structural \$ 0 Landscaping Appliances \$ 0 \$ 0 Utilities \$ <u>0</u> Roof \$ 0 \$ o Carpet/Floors Windows \$ 0 Other \$ 0 Other \$ 0 Cleaning/Trash Removal \$ Do you recommend repairs? ☐ Yes × No 0 Repairs Total: \$ 0.00 × Good Overall Property Condition: Excellent ☐ Fair Poor Are there any items that require IMMEDIATE attention/action? Yes × No Title/Legal Issues? Yes 🗷 No Do any environmental issues affect the value of the property? Yes Yes × No If yes to any of the above, please explain: NO NEGATIVE CONDITIONS NOTED ON SUBJECT PROPERTY OR IN THE SURROUNDING NEIGHBORHOOD. NEIGHBORHOOD Declining | Predominant Occupancy | Cowner Property Values: Increasing ★ Stable Tenant Marketing Time: ☐ Under 3 Mos. × 3-6 Mos. Over 6 Vacancy Rate 10-20% 20% -No. of Active Listings in Neighborhood: 41 Price Range of Active Listings in Neighborhood:\$ 200000 to \$ 900000 COMMENTS QUIET SUBURBAN NEIGHBORHOOD, CLOSE TO ALL AMENITIES. VALUE ESTIMATION Probable Sale Price 90-Day Marketing Time 120-Day Marketing Time 180-Day Marketing Time 360000 360000 360000 As Is As Repaired 360000 360000 360000 Property should be listed: As Is: As Repaired: Anticipated Seller-Paid Financing Costs: \$ COMMENTS: (Describe your marketing strategy and reasons for As Is/As Repaired recommendations) THE VALUE AS OF TODAY IS \$360,000. THE TYPICAL MARKETING TIME IS 150 DAYS, PRICED ACCORDING TO PREPARED BY: THERESA DOSCHER Date 04/29/2010

COMPETITIVE LISTINGS									
ITEM	ITEM SUBJECT COMPARABLE NO. 1 COMPARABLE NO. 2 COMPARABLE NO.								
Address	825 WESLEY ST	2063 OAKMERE DR, B,		1515 BERKELEY AVE,		2382 FOX AVE, BALDW			
Proximity to Subject		2 Miles		3/4 Miles		2 Miles			
Current List Price	Y Y								
Current List Date 02/26/2010 02/05/2010 01/21/2010									
Original List Price	\$	\$ 349000		\$ 360000		\$ 395000			
Original List Date		02/26/2010		02/05/2010		01/21/2010			
VALUE ADJUSTMENT	S (Use the following codes	for the adjustments:	S=Sup	erior E=Equal I=I	nferior	U=Unknown)			
DESCRIPTION	DESCRIPTION	DESCRIPTION	ADJ	DESCRIPTION	ADJ	DESCRIPTION	ADJ		
Above Grade	Total # of Rooms 7	Total # of Rooms 7		Total # of Rooms 8		Total # of Rooms 7			
Room Count	Bdm 3	Bdrm 3		Bdrm 3		Bdrm 3			
	Baths 2	Baths 1.5		Baths 2		Baths 2			
Gross Living Area	Sq. Ft. 1267	Sq. Ft. 1251	Code	Sq. Ft. 1269	Code	Sq. Ft. 1291	Code		
Location	GOOD	GOOD	Ε	GOOD	E	GOOD	E		
Sitc/Lot Size	.14 .13 E .14 E .14					E			
Design and Appeal SFD SFD E SFD E SFD E						E			
Age (number of yrs. since house was built)	73	90]	68	E	83	I		
Overall Condition	Good	Good	E	Good	E	Good	E		
Garage/Carport	None	1 Detached	S	1 Detached	\$	None	E		
Porch, Patio Deck, Pool, Fence	DECK	DECK AND POO	E	PORCH, PATIO,	E	POOL.	E		
Overall Rating/Est.\$ Value of Adjustments		+2,500	E	0	E	+2,500	E		
Indicate Property Most Comparable to Subject (Chock One)									
COMMENTS: ALL COMPS SIMILAR IN GLA AND SOFT, STYLE AND EFFECTIVE AGE. SINGLE FAMILY DWELLING IN									
QUIET SUBURBAN NEIGHBORHOOD, CLOSE TO ALL AMENITIES. ADJUST VALUE \$ FOR OLDER IN									
AGE									

CLOSED SALES								
ITEM	SUBJECT	COMPARABLE NO. 1 COMPARABLE NO. 2			COMPARABLE NO. 3			
Address	825 WESLEY ST	612 GRANT AVE, BALL		1629 JOHNS CT, BALD		511 OLIVE BLVD, HEM		
Proximity to Subject		1/2 Miles		3/4 Miles		3/4 Miles		
Original List Price	\$ \$390000 \$365000 \$347000							
List Price When Sold	\$ \$390000 \$365000 \$347000							
Sales Price	\$	\$ 390000 \$ 365000 \$ 347000						
Sales Date		03/09/2010		03/12/2010		03/18/2010		
Days on Market		120		150		180	180	
VALUE ADJUSTMENT	S (Use the following codes	for the adjustments	S=Su	perior E=Equal I=In	ferior (U=Unknown)		
DESCRIPTION	DESCRIPTION	DESCRIPTION	ADJ	DESCRIPTION	ADJ	DESCRIPTION	ADJ	
Above Grade	Total # of Rooms 7	Total # of Rooms 9		Total # of Rooms 7		Total # of Rooms6		
Room Count	Bdrm 3 Baths 2	Bdrm 3 Baths 2		Bdrm 3 Baths 2		Bdrm 3 Baths 2		
Gross Living Area	Sq. Ft. 1267	Sq. Ft. 1425	Code	Sq. Ft. 1351	Code	Sq. Ft. 1272	Code	
Sales or Financing		0	lΕ	0	lΕ	0	E	
Concessions			_	_		_		
Location	GOOD	GOOD	E	GOOD	E	GOOD	E	
Site/Lot Size	.14	.14	E	.14	E	.13	E	
Landscaping	Good	Good	E	Good	E	Good	E	
Design and Appeal	SFD	SFD	E	SFD	Ē	SFD	E	
Age (number of yrs, since house was built)	73	63	Е	72 .	E	81	E	
Overall Condition	Good	Good	Е	Good	E	Good	E	
Garage/Carport	None	None	E	None	E	None	E	
Porch, Patio Deck, Pool, Fence	DECK	NONE	Е	NONE	E	NONE	E	
Overall Rating/Est.\$ Value of Adjustments		-200	E	0	Е	0	E	
Indicate Property Most Comparable to Subject (Check One)								
COMMENTS: ALL COMPS SIMILAR IN GLA AND SOFT, STYLE AND EFFECTIVE AGE. SINGLE FAMILY DWELLING. IN QUIET SUBURBAN NEIGHBORHOOD, CLOSE TO ALL AMENITIES ADJUST VALUE FOR (SOLD 1) FOR LARGER GLA								

Property Address: 825 WESLEY ST , BALDWIN , NY, 11510	BPOdirect Order #: 41304346	Project Code:	
Comments: ADDITIONAL COMMENTS: VALUATION COMMENTS CONTINUED: RRENT MARKET CONDITIONS AND BASED ON THE CURRENT LISTINGS IN THE SURROUNDING NEIGHBORHOOD AS PRESENTED. ALL COMPS BASED	FM Loan Number:	SS Loan Number:	
ADDITIONAL COMMENTS: VALUATION COMMENTS CONTINUED: RRENT MARKET CONDITIONS AND BASED ON THE CURRENT LISTINGS IN THE SURROUNDING NEIGHBORHOOD AS PRESENTED. ALL COMPS BASED	Property Address: 825 WESLEY ST	, BALDWIN	, NY, 11510
	MARKET CONDITIONS AND BASED SURROUNDING NEIGHBORHOOD A	ON THE CURRENT LIST	TINGS IN THE

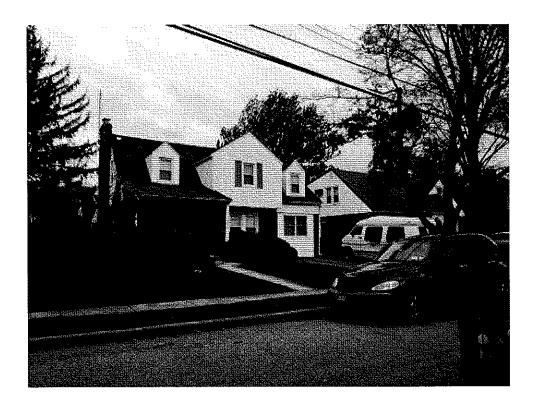
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Order 41304346, STREET.JPG

